
2005

NEBRASKA'S COMPARISON GUIDE FOR MEDICARE SUPPLEMENT INSURANCE

Produced by the
**Nebraska Department of Insurance
&
Nebraska Senior Health Insurance
Information Program (SHIIP)**



Nebraska Department of Insurance • 941 "O" Street, Suite 400 • Lincoln, NE 68508-3639
Telephone: (402) 471-2201 • Toll-Free: (877) 564-7323 • TDD: (800) 833-7352 • Facsimile: (402) 471-6559
<http://www.doi.ne.gov>

To talk with a SHIIP Volunteer please call (800) 234-7119

SHIIP Volunteers provide free, accurate and unbiased information. They will not tell you which plan to choose, but they will help you understand your options. This publication has been created or produced by the Nebraska Department of Insurance and SHIIP with financial assistance through a grant from the Centers for Medicare & Medicaid Services, the Federal Medicare Agency

OUT95078

Nebraska's Comparison Guide for Medicare Supplement Insurance

Produced by the Nebraska Department of Insurance
and
Nebraska Senior Health Insurance Information Program (SHIIP)
February, 2005

Introduction

There are ten standardized Medicare Supplement plans, A through J, currently available in Nebraska. Some insurance companies may also offer a “high deductible option” on Plans F and J. The following charts show the benefits offered under each plan. The first step in buying a Medicare supplement policy is to select the plan that both meets your needs and is affordable. This Guide has been prepared to assist you in purchasing a Medicare supplement policy by providing a comparison of the companies approved to sell Medicare supplement products in Nebraska, including annual premiums and other important policy information.

Currently there are ten Medicare Supplement plans A-J. Each plan offers a specific list of benefits. A Plan F from one company must offer the same benefits as a Plan F from all other companies. Because each plan's benefits are identical from company to company, premium comparison and special conditions are important. Special conditions are described on page 6 of this brochure.

Table of Contents

	Page
Chart Comparing Benefits in Plans A-L.....	2
Be An Informed Consumer	3
Important Time Frames	
Open enrollment.....	4
Guarantee issue	4
Open enrollment when under 65	5
Help paying insurance premiums.....	5
Guide to Premium Chart	5
Changes to Medsupps in 2005-2006.....	7
Premium tables	
At age 65	8
At age 70	10
At age 80	12
High Deductible options	
At age 65	14
At age 70	15
At age 80	15
Medicare Select.....	16

STANDARDIZED MEDICARE SUPPLEMENT PLANS

BASIC BENEFITS	PLAN A	PLAN B	PLAN C	PLAN D	PLAN E	PLAN F*	PLAN G	PLAN H	PLAN I	PLAN J*	PLAN K**	PLAN L**
Part A Hospital-Coinsurance (Days 61-90)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Lifetime Reserve Days (Days 91-150)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
365 More Hospital Days-100%	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Parts A and B Blood	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%
Part B Coinsurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%
ADDITIONAL BENEFITS												
Skilled Nursing Facility Coinsurance (Days 21-100)			✓	✓	✓	✓	✓	✓	✓	✓	50%	75%
Part A Deductible		✓	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%
Part B Deductible			✓			✓				✓		
Part B Excess Charges						100%	80%		100%	100%		
Foreign Travel Emergency			✓	✓	✓	✓	✓	✓	✓	✓		
At-Home Recovery				✓			✓		✓	✓		
Basic Prescription Drugs								X	X			
Extended Prescript. Drugs										X		
Preventive Medical Care					✓					✓		
Part A Hospice Coinsurance											50%	75%
2005 Out-of-Pocket Limit											\$4000	\$2000

Insurance companies are limited to selling only standardized Medicare Supplement plans shown above. All standardized Medsupp plans are guaranteed renewable for life. This means the company cannot individually cancel your policy for any reason other than non-payment of premium or falsifying information on your application.

*Plans F and J also have an option called a High Deductible Plan F and a High Deductible Plan J. (More information on Page 14)

**Medicare Supplement plans K&L will not be sold until late 2005. They will be added to the ten standardized plans already in existence. (More information on Page 7)

X - Basic (in Plans H & I) or Extended (in Plan J) Rx Drug Coverage will no longer be sold after January 1, 2006. Medicare Prescription Drug Plans will be available to provide Rx coverage. Policyholders who purchase an H, I, or J plan before 1-1-06 may choose to keep the drug coverage in the plan, but will need to compare it to the benefit they could receive through the Medicare Prescription Drug Plans. (More information on Page 7)

Be An Informed Consumer

Assess your needs. Review your own health profile and decide what benefits and services you are most likely to need. Choose a policy that best meets those needs. If a poor decision is made, you may have more limited choices in the future.

Buy just ONE. You only need one Medicare Supplement policy. You are paying for unnecessary coverage if you own more than one.

Take your time. Do not be pressured into buying a policy. If you have questions or concerns, ask the agent to explain the policy to a friend or relative whose judgment you trust, or call SHIP. If you need more time, tell the agent to return at some future date. Don't fall for the age-old excuse, "I'm only going to be in town today so you'd better buy now."

Medical questions may be important. Do not be misled by the phrase "no medical examination required." You may not have to go to a physician for an exam, but medical statements you make on the application might prevent you from getting coverage after your open enrollment period. (Remember, during your six-month open enrollment period, all companies must accept you, regardless of your health history.)

Complete the application carefully. Before you sign an application, read the health information recorded by the agent. Do not sign it until all health information is completed and accurate. If you omit requested medical information, the insurance company could deny coverage for that condition or cancel your policy.

Do not pay with cash. Pay by check, money order, or bank draft. Make it payable to the insurance company only, not the agent. Completely fill in the check before presenting it to the agent.

It takes time to be approved. You are not insured by a new Medicare supplement policy on the day you apply for it. Generally, it takes at least 30 days to be approved.

Do not cancel a current policy until you have been officially accepted by the new insurer and have a policy in hand.

Expect to receive the policy within a reasonable time. A policy should be delivered within a reasonable time after application. If you haven't received the policy or had your check returned within approximately 30 days, contact the company and obtain in writing a reason for delay. If a problem continues, contact the Nebraska Department of Insurance, Consumer Affairs Division, by calling 1-877-564-7323.

Use your 30-day free look period. Your 30-day free look period starts when you have a policy in your hand. When you get your policy, review it carefully. If you decide not to keep it, return it to the company and request a premium refund. After the "free-look" period, insurance companies are not required to return unused premiums if you decide to drop the policy.

Important Time Frames – Open Enrollment

Every new Medicare recipient who is age 65 or older has a guaranteed right to buy a Medicare supplement policy during “open enrollment.” A company cannot reject you for any policy it sells, and it cannot charge you more than anyone else your age. Your open enrollment period starts when you are age 65 or older and enroll in Medicare Part B for the first time. It ends 6 months later. During these six months, companies cannot turn you down due to your health history. Therefore, if you apply for a policy after the open enrollment period, some companies may refuse coverage because of health reasons. You will be eligible for an open enrollment period when you become 65 if you have had Medicare Part B coverage before age 65 (e.g., Medicare due to disability or end-stage renal disease).

Even though you are guaranteed a policy during open enrollment, pre-existing conditions may not be covered for up to six months after the effective date. If you have “Creditable Coverage” earned from your past health insurance coverage the pre-existing condition waiting period can be waived. Creditable Coverage includes coverage under an employer group health plan, Medicaid, and some other types of insurance. See the “Pre-Ex” column on the following charts to see which companies require a waiting period for pre-existing conditions.

Important Time Frames – Guarantee Issue

After your Open Enrollment period ends, companies can refuse you coverage due to your health history. However, there are some limited circumstances that will give you a Guarantee Issue Opportunity to buy a Medicare Supplement policy. You will have the right to buy a Medicare Supplement policy A, B, C, or F from any company selling those plans, as long as you apply within 63 days. These circumstances include:

- If you are enrolled in a Medicare Supplement policy and that policy ends through no fault of your own (company goes bankrupt, coverage involuntarily terminated, etc)
- If you are enrolled in a Medicare Advantage plan (HMO, PPO, POS, PFFS) and you disenroll because you move from the plan’s service area or the plan terminates
- If you are enrolled in an employer group health plan that pays benefits secondary to Medicare, and the plan ceases to provide all health benefits

There are other circumstances that will give a guarantee issue opportunity when you choose to disenroll from a Medicare Advantage (HMO, PPO, POS, PFFS) plan within the first twelve months. For more information about Medicare Advantage plans and guarantee issue opportunities, contact SHIP at 1-800-234-7119.

Medicare Disability and Open Enrollment

Persons who receive Social Security Disability benefits can begin receiving Medicare before they turn 65. However, in Nebraska they are not eligible for Medicare Supplement Open Enrollment before age 65. Companies are not required to sell Medicare Supplement policies to persons under 65. SHIIP does have a list of companies that may offer a Medicare Supplement policy to persons under age 65 and on Medicare. Medical questions will be asked and if you meet the companies' medical requirements, they may, at that time, offer you a policy. To obtain copies of this list please call SHIIP at 1-800-234-7119.

Need help paying your Medicare premiums?

The State of Nebraska may be able to help pay for your Medicare premiums and other health care costs. If you have limited income and resources, contact your local Health and Human Services office. To find the office nearest you, check the blue pages of your phone book, or you call 1-800-685-5456.

Guide to Premium Chart

Annual Premiums: The prices quoted in the charts are annual premiums in effect at the time of our survey. (February, 2005) Premiums may change during the year as companies file new rates with the Nebraska Department of Insurance. Every effort has been made to insure the accuracy of the premiums listed in this guide. The lowest and highest premiums are shown, based on special conditions determined by the company.

Insurance Companies: Companies included in this Comparison Guide responded to the SHIIP premium survey. Companies not listed either failed to respond, did not have policies approved at the time of the survey, only sell policies to individuals in certain groups, or chose not to participate.

Company Phone Numbers: When available, a toll-free telephone number is listed. The company phone number can be used to obtain further information about the policies.

Special Conditions

AF: Automatic File indicates that the company has signed an agreement with Medicare allowing a beneficiary's Medicare claim to be sent directly to the supplemental insurance company.

This agreement eliminates your need to file claims with the Supplement Company.

FEE: Fee indicates a one-time application fee the company charges for expenses incurred in issuing your policy. The amount of the fee is also listed.

GI: Guaranteed Issue indicates some or all of the policies marketed by that company will be issued regardless of the applicant's age or health problems, even if the person is outside the Open Enrollment period. Currently, there are no GI policies being sold in Nebraska.

M/F: Policies for Males and Females have different premiums.

SMK: Smokers pay a higher premium than non-smokers pay.

SP: These companies only sell policies to members of their associations or organizations. Only eligible members may purchase these policies.

ZIP: Zip means prices differ by zip code; the lowest and highest premiums are shown.

65th: *AARP*, individuals 65 and older who apply for coverage within 3 years of their (a) Medicare Part B effective date or (b) 65th birthday are eligible for the Early Enrollment Discount Program.

Pre-Ex (Mos)

This column lists the length, in months, of any waiting period for pre-existing conditions. A company can have a waiting period of up to six months. However, during your Open Enrollment Period if you have "Creditable Coverage" earned from your past health insurance coverage, the pre-existing condition waiting period can be waived. Creditable Coverage includes coverage under an employer group health plan, Medicaid, and some other types of insurance.

ATND or ISSD AGE

Attained Age (ATND): The premium is based on your current age, so the premium goes up each year. In other words, the premium on these policies will increase as you get older. Premiums will also go up due to inflation.

Issued Age (ISSD): The premium is based on the age you are when you buy the Medicare policy. If you buy the policy at age 65, you will always pay the premium that the company charges 65-year-old customers. Premiums will remain the same except for inflation.

No-Age Rating (NONE): Also called community-rated policies. The same monthly premium is charged to everyone who has the Medigap policy, regardless of age. Premiums will remain the same except for inflation.

Changes Coming Soon...

Plan K & Plan L

Near the end of 2005, Medicare Supplement plans K and L will be added to the selection of plans available. Plans K and L will be slightly different from Plans A-J. Where plans A-J pay 100% of covered benefits after Medicare pays, Plan K and L will only have partial coverage. Plan K will pay 50% and Plan L will pay 75% of most expenses not covered by Medicare. You will have to pay part of the cost sharing until you meet the annual out-of-pocket limit. In 2005, the out-of-pocket limit for Plan K is \$4,000 and Plan L \$2,000. (The out-of-pocket limit may go up every year.) Once you meet the annual limit, the plan pays 100% of the Medicare co-payments, co-insurance, and deductibles for the rest of the calendar year.

Plans H, I, and J

Currently, Medicare Supplement plans H, I, and J include a prescription drug benefit. After January 1, 2006, plans H, I, and J will no longer be sold with a drug benefit. They will continue to be sold after 1-1-06, but will not have the prescription drug benefits. Beneficiaries who purchase a H,I, or J with Rx coverage prior to January 1, 2006, will have four options:

1) Drop their H,I, or J plan and get a guarantee issue to buy any Medicare supplement policy A,B,C,F, K or L that their

current Medsupp company is marketing. The beneficiary can then enroll in a Medicare Prescription Drug Plan (Medicare Part D) to obtain Rx drug coverage.

2) Keep their H, I, or J plan, but have the Rx coverage removed and the premium adjusted. Beneficiary can then enroll in a Medicare Prescription Drug Plan to obtain Rx drug coverage.

3) Drop their H, I, or J plan and enroll in a Medicare Advantage plan to obtain Medicare benefits and prescription drug coverage.

4) Keep their H, I, or J plan as it is. However, the drug coverage in Medsupp plans H and I will not be counted as creditable coverage and plan J will more than likely not be creditable coverage. Should a beneficiary chose to keep their drug coverage through H, I, or J and not enroll in a Medicare Prescription Drug Plan in early 2006, the beneficiary will probably have to pay a penalty on the monthly premium for a Medicare Prescription Drug Plan should they decide to enroll at a later time.

For more information about Medicare Prescription Drug Plans that will be available for coverage beginning January 1, 2006, contact SHIIP at 1-800-234-7119.

2005 ANNUAL PREMIUM WHEN POLICY PURCHASED AT AGE 65

COMPANY	SPECIAL CONDITIONS	PRE-EX (MOS)	ATND OR ISSD AGE	A	B	C	D	E	F	G	H	I	J	COMPANY PHONE NUMBERS
AARP (United Health Care)	AF, SP, ZIP, 65th	3	NONE	\$710-893	\$1104-1390	\$1291-1622	\$1200-1510	\$1200-1510	\$1303-1639	\$1212-1524	\$1990-2501	\$2038-2563	\$2791-3511	800-523-5800
American Family Mutual Ins. Co	AF, SMK, ZIP	6	Attained	721-987		1186-1623			1414-1934					888-428-5433
American Pioneer Life Insurance Co.	AF, FEE-\$25, M/F, SMK, ZIP	3	Attained	732-1112	1036-1573	1282-1946	1087-1652		1329-2019					800-538-1053
American Republic Insurance Co.	AF, M/F, ZIP	NONE	Attained	624-744					1142-1362					800-943-2121
Bankers Fidelity Life Insurance Co.	AF, SMK	NONE	Issued	871-1435	1656-2132	2144-2828	2171-2795		2001-2815	2001-2815				866-458-7500
Bankers Life & Casualty Co.	ZIP	NONE	Attained	749-900	1524-1715	1419-1597	1407-1584	1385-1501	1501-1677	1149				800-621-3724
Blue Cross & Blue Shield of Nebraska	AF, M/F, SMK	NONE	Attained	580-672	1036-1199	1066-1234			1125-1303					800-622-2763
Central Reserve Life Ins. Co.	AF, FEE-\$25, M/F, ZIP	6	Attained	930-1213		1157-1508	908-1182		1129-1471	915-1193				800-734-3942
Central States Health & Life Co. of Omaha	AF, SMK, ZIP	6	Attained	1397-1701	1350-1643	1645-2003	1222-1488		1468-1787	1253-1525				800-541-2363
Combined Insurance Co. of America	AF	NONE	Issued	1103	1611	1762	1566-1810		1860					800-544-5531
Conseco Insurance Company	FEE-\$15, M/F, ZIP	NONE	Attained	818-980			962-1152		1127-1325	981-1175				800-541-2254
Constitution Life Ins. Co.	AF, SMK	NONE	Attained	909-1087	1246-1487	1420-1697	1359-1624		1650-1971					800-882-1054
Continental General Insurance Co.	AF, FEE-\$25, M/F, ZIP	NONE	Attained	1238-1565	1100-1390	1412-1785	1041-1315	815-1029	1265-1599	1082-1368				877-291-5434
Continental Life Ins. Co. of Brentwood, TN	AF, FEE-\$20, ZIP	3	Issued	966-1063	1283-1411	1557-1713	1288-1417	1439-1583	1598-1758	1369-1506				800-264-4000
Equitable Life and Casualty Ins. Co.	AF	NONE (A-G), 6 (H-J)	Attained	1008	1683	1941	1525	1593	2106	1635	3047	3254	3824	800-352-5150
GE Life and Annuity Assurance Co.	None	NONE	Attained	918		1658	1061		1801					888-436-9678
Globe Life & Accident Ins. Co.	AF	2	Attained	678	1027	1190			1198					800-801-6831
Golden Rule Insurance Co.	M/F, SMK, ZIP	6	Attained	1113-1449		1434-1865			1359-1764	1209-1575				800-474-4467
Guarantee Trust Life Insurance Co.	FEE-\$20	NONE	Attained	869	1309	1637	976		1690	1484				800-338-7452
Lincoln Heritage Life Ins. Co.	AF, FEE-\$20, M/F, SMK, ZIP	NONE	Attained	837-1203	1088-1563	1304-1874	1124-1615		1344-1931					800-433-8181

NOT TO BE USED FOR MARKETING PURPOSES!

2005 ANNUAL PREMIUM WHEN POLICY PURCHASED AT AGE 65

COMPANY	SPECIAL CONDITIONS	PRE-EX (MOS)	ATND OR ISSD AGE	A	B	C	D	E	F	G	H	I	J	COMPANY PHONE NUMBERS
Medico Life Insurance Co.	AF, ZIP	NONE	Attained	\$960-1282		\$1556-2078			\$1556-2078	\$1461-1954				800-228-6080
Mennonite Mutual Aid Association	SP, ZIP	NONE (A,E,F), 2 (I)	Issued	850				1222	1432			2673		800-348-7468
Mutual of Omaha Insurance Co.	AF, SMK, ZIP	6	Attained	813-1111			988-1349		1039-1419					800-316-0842
Mutual Protective Insurance Co	AF, ZIP	NONE	Attained	960-1282		1556-2078			1556-2078	1461-1954				800-228-6068
National States Insurance Co.	NONE	NONE	Issued	1395	2075	3370			2050					800-868-6788
Pennsylvania Life Insurance Co.	AF, FEE-\$25, M/F, SMK, ZIP	3	Attained	705-1012	960-1376	1079-1548	1002-1436		1167-1673	1025-1458				800-275-7366
Physicians Life Insurance Co.	AF, SMK, ZIP	NONE	Attained & Issued	812-1191	926-1426				1191-1848	1012-1570				800-228-9100
Pyramid Life Insurance Co.	AF, ZIP, (M/F-Plan E)	6	Attained	1222-1452	1181-1402	1559-1851	1182-1404	950-1426	1525-1811	1257-1493				800-777-1126
Reserve National Insurance Co.	FEE-\$15	6	Attained	893	1448	1718	1224		2057					800-654-9106
Royal Neighbors of America	FEE-\$20, M/F, SMK, ZIP	NONE	Issued	938-1348	1039-1494	1244-1788	1045-1501	1050-1509	1282-1843	1073-1542				877-815-8877
Standard Life and Accident Ins. Co.	AF, FEE-\$20, M/F, SMK, ZIP	NONE	Attained	1293-1770	1622-2219	1866-2553	1224-1675	1157-1583	1877-2568	1230-1683				888-350-1488
State Farm Mutual Automobile Ins. Co.	ZIP	NONE	Attained	764-826		1153-1245			1245-1345					Call Local Agent
State Mutual Insurance Co.	FEE-\$20, SMK, ZIP	NONE	Attained	1120-1260	1353-1522	1646-1851	1493-1679		1676-1886					800-321-0102
Sterling Life Insurance Co.	AF, ZIP	NONE	Attained	1101-1227	1345-1441	1520-1642			1548-1649					800-688-0010
Thrivent Financial for Lutherans	AF, SP, ZIP	NONE	Issued	978-1100		1414-1591	1165-1310		1419-1597		2109-2372	2328-2619		800-847-4836
United American Insurance Co.	AF	2	Attained & Issued	1330	1535	1746	1654		2186	2297				800-331-2512
United Commerical Travelers of America	AF, M/F, SMK, ZIP	NONE	Attained	719-1092	928-1408	1113-1691	1018-1548		1143-1737	1006-1529				800-848-0123
United National Life Ins. Co. of America	FEE-\$20	NONE	Attained	956	1444	1682	1535		1679	1635				800-207-8050
United Teacher Associates Ins. Co.	FEE-\$25, M/F, SMK, ZIP	6	Attained	756-1231	909-1480	1037-1690	863-1405		1041-1696	865-1410				800-880-8824
USAA Life Insurance Co.	AF, SMK	NONE	Attained	1155-1271			1722-1893		2009-2213	1773-1954				800-531-8000

NOT TO BE USED FOR MARKETING PURPOSES!

2005 ANNUAL PREMIUM WHEN POLICY PURCHASED AT AGE 70

COMPANY	SPECIAL CONDITIONS	PRE-EX (MOS)	ATND OR ISSD AGE	A	B	C	D	E	F	G	H	I	J	COMPANY PHONE NUMBERS
AARP (United Health Care)	AF, SP, ZIP, 65th	3	NONE	\$977-1674	\$1518-2605	\$1775-3042	\$1650-2830	\$1650-2830	\$1792-3073	\$1666-2857	\$2736-3439	\$2802-3524	\$3838-4828	800-523-5800
American Family Mutual Ins. Co.	AF, SMK, ZIP	6	Attained	800-1094		1320-1807			1574-2153					888-428-5433
American Pioneer Life Insurance Company	AF, FEE-\$25, M/F, SMK, ZIP	3	Attained	856-1298	1224-1859	1479-2245	1286-1954		1534-2332					800-538-1053
American Republic Insurance Co.	AF, M/F, ZIP	NONE	Attained	764-931					1370-1670					800-943-2121
Bankers Fidelity Life Insurance Co.	AF, SMK	NONE	Issued	944-1596	1813-2382	2316-3096	2379-3127		2158-3022	2158-3022				866-458-7500
Bankers Life & Casualty Co.	ZIP	NONE	Attained	851-1022	1799-2026	1671-1882	1688-1900	1647-1785	1821-2034	1414				800-621-3724
Blue Cross & Blue Shield of Nebraska	AF, M/F, SMK	NONE	Attained	705-816	1258-1457	1295-1500			1367-1583					800-622-2763
Central Reserve Life Ins. Co.	AF, FEE-\$25, M/F, ZIP	6	Attained	1041-1357		1297-1690	1016-1323		1264-1647	1024-1335				800-734-3942
Central States Health & Life Co. of Omaha	AF, SMK, ZIP	6	Attained	1603-1952	1549-1886	1888-2299	1437-1750		1684-2051	1473-1794				800-541-2363
Combined Insurance Co. of America	AF	NONE	Issued	1159	1708	1868	1566-1810		1960					800-544-5531
Conseco Insurance Company	FEE-\$15, M/F, ZIP	NONE	Attained	872-1424			1025-1675		1187-1893	1046-1708				800-541-2254
Constitution Life Ins. Co.	AF, SMK	NONE	Attained	1024-1224	1406-1678	1609-1922	1550-1852		1867-2231					800-882-1054
Continental General Insurance Co.	AF, FEE-\$25, M/F, ZIP	NONE	Attained	1499-1894	1331-1682	1712-2163	1259-1591	986-1245	1532-1936	1312-1658				877-291-5434
Continental Life Ins. Co. of Brentwood, TN	AF, FEE-\$20, ZIP	3	Issued	1092-1201	1450-1595	1766-1943	1493-1642	1564-1720	1794-1973	1573-1730				800-264-4000
Equitable Life and Casualty Ins. Co.	AF	NONE (A-G), 6 (H-J)	Attained	1193	2013	2345	1875	1937	2550	1997	3466	3693	4305	800-352-5150
GE Life and Annuity Assurance Co.	NONE	NONE	Attained	998		1814	1174		1984					888-436-9678
Globe Life & Accident Ins. Co.	AF, ZIP	2	Attained	904	1312	1475			1483					800-801-6831
Golden Rule Insurance Co.	M/F, SMK, ZIP	6	Attained	1252-1802		1616-2306			1530-2192	1359-1953				800-474-4467
Guarantee Trust Life Insurance Co.	FEE-\$20	NONE	Attained	1023	1535	1922	1146		1989	1743				800-338-7452
Lincoln Heritage Life Ins. Co.	AF, FEE-\$20, M/F, SMK, ZIP	NONE	Attained	942-1356	1233-1773	1462-2102	1276-1834		1508-2168					800-433-8181
Medico Life Insurance Co.	AF, ZIP	NONE	Attained	1224-1636		1973-2638			1973-2638	1920-2567				800-228-6080

NOT TO BE USED FOR MARKETING PURPOSES!

2005 ANNUAL PREMIUM WHEN POLICY PURCHASED AT AGE 70

COMPANY	SPECIAL CONDITIONS	PRE-EX (MOS)	ATND OR ISSD AGE	A	B	C	D	E	F	G	H	I	J	COMPANY PHONE NUMBERS
Mennonite Mutual Aid Association	SP, ZIP	NONE (A,E,F), 2 (I)	Issued	\$950				\$1,415	\$1,627			\$3,124		800-348-7468
Mutual of Omaha Insurance Co.	AF, SMK, ZIP	6	Attained	964-1317			1171-1600		1232-1682					800-316-0842
Mutual Protective Ins. Co.	AF, ZIP	NONE	Attained	1224-1636		1973-2638			1973-2638	1920-2567				800-228-6080
National States Insurance Co.	NONE	NONE	Issued	1556	2309	3743			2284					800-868-6788
Pennsylvania Life Insurance Co.	AF, FEE-\$25, M/F, SMK, ZIP	3	Attained	831-1192	1140-1634	1264-1811	1192-1708		1366-1958	1208-1719				800-275-7366
Physicians Life Insurance Co.	AF, SMK, ZIP	NONE	Attained & Issued	934-1306	1101-1578				1426-2076	1211-1765				800-228-9100
Pyramid Life Insurance Company	AF, ZIP (M/F-Plan E)	6	Attained	1525-1811	1471-1747	1944-2309	1472-1748	1214-1825	1903-2259	1564-1858				800-777-1126
Reserve National Insurance Company	FEE-\$15	6	Attained	1037	1660	2031	1492		2418					800-654-9106
Royal Neighbors of America	FEE-\$20, M/F, SMK, ZIP	NONE	Issued	1058-1521	1184-1702	1390-1997	1192-1714	1198-1723	1432-2058	1224-1760				877-815-8877
Standard Life and Accident Ins. Co.	AF, FEE-\$20, M/F, SMK, ZIP	NONE	Attained	1323-1836	1659-2302	1909-2649	1253-1738	1184-1642	1921-2665	1259-1746				888-350-1488
State Farm Mutual Automobile Ins. Co.	ZIP	NONE	Attained	963-1041		1453-1569			1569-1695					Call Local Agent
State Mutual Insurance Company	FEE-\$20, SMK, ZIP	NONE	Attained	1312-1743	1605-2129	1909-2532	1777-2357		1946-2577					800-321-0102
Sterling Life Insurance Company	AF, ZIP	NONE	Attained	1270-1411	1571-1691	1788-1933			1823-1941					800-688-0010
Thrivent Financial for Lutherans	AF, SP, ZIP	NONE	Issued	1022-1150		1474-1658	1245-1400		1492-1679	2242-2522	2494-2805			800-847-4836
United American Insurance Company	AF	2	Attained & Issued	1430	2029	2305	2200		2393	2522				800-331-2512
United Commerical Travelers of America	AF, M/F, SMK, ZIP	NONE	Attained	891-1353	1163-1766	1372-2085	1283-1949		1410-2142	1241-1885				800-848-0123
United National Life Ins. Co. of America	FEE-\$20	NONE	Attained	1127	1693	1974	1803		1977	1920				800-207-8050
United Teacher Associates Ins. Co.	FEE-\$25, M/F, SMK, ZIP	6	Attained	858-1398	1034-1684	1184-1928	984-1604		1188-1934	988-1610				800-880-8824
USAA Life Insurance Company	AF, SMK	NONE	Attained	1273-1406			1899-2091		2215-2438	1956-2148				800-531-8000

NOT TO BE USED FOR MARKETING PURPOSES!

2005 ANNUAL PREMIUM WHEN POLICY PURCHASED AT AGE 80

COMPANY	SPECIAL CONDITIONS	PRE-EX (MOS)	ATND OR ISSD AGE	A	B	C	D	E	F	G	H	I	J	COMPANY PHONE NUMBERS
AARP (United Health Care)	AF, SP, ZIP, 65th	3	NONE	\$977-1674	\$1518-2605	\$1775-3042	\$1650-2830	\$1650-2830	\$1792-3073	\$1666-2857	\$2736-3439	\$2802-3524	\$3838-4828	800-523-5800
American Family Mutual Ins. Co.	AF, SMK, ZIP	6	Attained	1067-1460		1795-2456			2138-2926					800-428-5433
American Pioneer Life Insurance Company	AF, FEE-\$25, M/F, SMK, ZIP	3	Attained	1062-1612	1571-2388	1861-2828	1656-2517		1931-2934					800-538-1053
American Republic Insurance Co.	AF, M/F, ZIP	NONE	Attained	1015-1291					1776-2259					800-943-2121
Bankers Fidelity Life Ins. Co.	AF, SMK	NONE	Issued	1001-1819	2134-2880	2870-3786	2842-3836		2467-3554	2467-3554				866-458-7500
Bankers Life & Casualty Co.	ZIP	NONE	Attained	1177-1414	2658-2993	2483-2796	2597-2924	2469-2676	2708-3025	2178				800-621-3724
Blue Cross & Blue Shield of Nebraska	AF, M/F, SMK	NONE	Attained	957-1108	1709-1979	1760-2037			1857-2150					800-622-2763
Central Reserve Life Ins. Co.	AF, FEE-\$25, M/F, ZIP	6	Attained	1314-1712		1636-2132	1283-1672		1594-2077	1292-1684				800-734-3942
Central States Health and Life Co. of Omaha	AF, SMK, ZIP	6	Attained	2262-2754	2185-2660	2663-3243	2115-2576		2376-2893	2168-2640				800-541-2363
Combined Insurance Co. of America	AF	NONE	Issued	1555	2286	2500	2322-2684		2640					800-544-5531
Conseco Insurance Company	FEE-\$15, M/F, ZIP	NONE	Attained	1131-2053			1331-2415		1475-2547	1358-2463				800-541-2254
Constitution Life Ins. Co.	AF, SMK	NONE	Attained	1255-1500	1805-2156	2094-2499	2110-2521		2427-2899					800-882-1054
Continental General Insurance Co.	AF, FEE-\$25, M/F, ZIP	NONE	Attained	1892-2391	1681-2124	2160-2729	1590-2009	1245-1573	1933-2443	1655-2091				877-291-5434
Continental Life Ins. Co. of Brentwood, TN	AF, FEE-\$20, ZIP	3	Issued	1263-1389	1716-1888	2108-2319	1813-1994	1939-2133	2090-2299	1881-2069				800-264-4000
Equitable Life and Casualty Ins. Co.	AF	NONE (A-G), 6 (H-J)	Attained	1378	2449	3047	2526	2499	3259	2698	4289	4591	5291	800-352-5150
GE Life and Annuity Assurance Co.	NONE	NONE	Attained	1208		2178	1405		2341					888-436-9678
Globe Life & Accident Ins. Co.	AF	2	Attained	963	1488	1820			1831					800-801-6831
Golden Rule Insurance Co.	M/F, SMK, ZIP	6	Attained	1690-2419		2172-3112			2054-2948	1830-2633				800-474-4467
Guarantee Trust Life Insurance Co.	FEE-\$20	NONE	Attained	1315	1966	2462	1470		2560	2233				800-338-7452
Lincoln Heritage Life Ins. Co.	AF, FEE-\$20, M/F, SMK, ZIP	NONE	Attained	1203-1730	1618-2327	1891-2719	1685-2422		1949-2801					800-433-8181

NOT TO BE USED FOR MARKETING PURPOSES!

2005 ANNUAL PREMIUM WHEN POLICY PURCHASED AT AGE 80

COMPANY	SPECIAL CONDITIONS	PRE-EX (MOS)	ATND OR ISSD AGE	A	B	C	D	E	F	G	H	I	J	COMPANY PHONE NUMBERS
Medico Life Insurance Co.	AF, ZIP	NONE	Attained	\$1567-2093		\$2710-3624			\$2710-3624	\$2736-3660				800-228-6080
Mennonite Mutual Aid Association	SP, ZIP	NONE (A,E,F), 2 (I)	Issued	1013				1621	1849			3751		800-348-7468
Mutual of Omaha Insurance Co.	AF, SMK, ZIP	6	Attained	1292-1764			1569-2143		1650-2253					800-316-0842
Mutual Protective Insurance Co.	AF, ZIP	NONE	Attained	1567-2093		2710-3624			2710-3624	2736-3660				800-228-6080
National States Insurance Co.	NONE	NONE	Issued	1819	2695	4374			2661					800-868-6788
Pennsylvania Life Insurance Co.	AF, FEE-\$25, M/F, SMK, ZIP	3	Attained	1060-1520	1496-2145	1635-2342	1574-2256		1765-2531	1566-2228				800-275-7366
Physicians Life Insurance Co.	AF, SMK, ZIP	NONE	Attained & Issued	1076-1471	1364-1889				1862-2641	1583-2246				800-228-9100
Pyramid Life Insurance Company	AF, ZIP (M/F-Plan E)	6	Attained	1779-2112	1777-2110	2329-2766	1782-2116	1640-2463	2278-2705	1896-2252				800-777-1126
Reserve National Insurance Company	FEE-\$15	6	Attained	1393	2188	2751	2172		3253					800-654-9106
Royal Neighbors of America	FEE-\$20, M/F, SMK, ZIP	NONE	Issued	1225-1760	1410-2028	1631-2345	1429-2055	1437-2065	1680-2415	1466-2107				877-815-8877
Standard Life and Accident Ins. Co.	AF, FEE-\$20, M/F, SMK, ZIP	NONE	Attained	1810-2468	2269-3095	2611-3561	1713-2336	1619-2208	2626-3582	1721-2348				888-350-1488
State Farm Mutual Automobile Ins. Co.	ZIP	NONE	Attained	1253-1355		1890-2042			2042-2205					Call Local Agent
State Mutual Insurance Company	FEE-\$20, SMK, ZIP	NONE	Attained	1679-2227	2121-2814	2476-3284	2356-3124		2520-3344					800-321-0102
Sterling Life Insurance Company	AF, ZIP	NONE	Attained	1452-1656	1873-2133	2287-2464			2325-2473					800-688-0010
Thrivent Financial for Lutherans	AF, ZIP	NONE	Issued	1057-1189		1535-1727	1306-1470		1563-1759		2347-2641	2626-2955		800-847-4836
United American Insurance Company	AF	2	Attained & Issued	1430	2221	2682	2579		2542	2688				800-331-2512
United Commerical Travelers of America	AF, M/F, SMK, ZIP	NONE	Attained	1144-1738	1540-2341	1806-2743	1715-2606		1855-2818	1632-2480				800-848-0123
United National Life Ins. Co. of America	FEE-\$20	NONE	Attained	1449	2170	2529	2311		2544	2460				800-207-8050
United Teacher Associates Ins. Co.	FEE-\$25, M/F, SMK, ZIP	6	Attained	1119-1823	1383-2254	1599-2605	1342-2187		1604-2614	1347-2194				800-880-8824
USAA Life Insurance Company	AF, SMK	NONE	Attained	1461-1599			2177-2393		2532-2790	2240-2462				800-531-8000

NOT TO BE USED FOR MARKETING PURPOSES!

High Deductible Option

What Is a High Deductible Option And How Does It Affect Your Costs?

Insurance companies may offer a “high deductible option” on Plans F and J. If you choose this option, you must pay \$1,730 out-of-pocket per year (in 2005) before the plan pays anything.

Insurance policies with a high deductible option generally cost less than those with lower deductibles. Your out-of-pocket costs for services may be higher if you need to see your doctor or go to the hospital.

Remember, with Plans F and J, there are additional deductibles that must be met including a separate prescription drug deductible of \$250 per year for Plan J and a separate foreign travel emergency deductible of \$250 per year for Plans F and J.

2005 High Deductible Medicare Supplement Option Age 65

COMPANY	SPECIAL CONDITIONS	PRE-EX (MOS)	ATND OR ISSD AGE	F	J	COMPANY PHONE NUMBERS
Bankers Fidelity Life Insurance Co.	AF,SMK	NONE	Issued	\$1201-1688		866-458-7500
Bankers Life & Casualty Co.	ZIP	NONE	Attained	314-351		888-282-8252
Central Reserve Life Insurance Co.	AF, FEE-\$25, M/F, ZIP	6	Attained	402-524		800-734-3942
Central States Health & Life Co. of Omaha	AF, SMK, ZIP	6	Attained	570-694		800-541-2363
Combined Ins. Co. of America	AF	NONE	Attained	616-712		800-544-5531
Continental General Insurance Co.	AF, FEE-\$25, M/F, ZIP	NONE	Attained	368-465		877-291-5434
Equitable Life and Casualty Ins. Co.	AF	NONE (A-G), 6 (H-J)	Attained	950	1722	800-352-5150
Guarantee Trust Life Insurance Co.	FEE-\$20	NONE	Attained	464		800-338-7452
Pennsylvania Life Insurance Co.	AF,FEE-\$25, M/F,SMK,ZIP	3	Attained	497-707		800-275-7366
Pyramid Life Insurance Company	AF, ZIP	6	Attained	414-491	961-1141	800-777-1126
Standard Life and Accident Ins. Co.	AF, FEE-\$20, SMK	NONE	Attained	517-707		888-350-1488
United American Ins. Co.	AF	2	Issued	672		800-331-2512
United Natl Life Ins. Co. of America	FEE-\$20	NONE	Attained	464		800-207-8050

2005 High Deductible Medicare Supplement Option Age 70

COMPANY	SPECIAL CONDITIONS	PRE-EX (MOS)	ATND OR ISSD AGE	F	J	COMPANY PHONE NUMBERS
Bankers Fidelity Life Insurance Co.	AF,SMK	NONE	Issued	\$1296-1813		866-458-7500
Bankers Life & Casualty Co.	ZIP	NONE	Attained	375-419		888-282-8252
Central Reserve Life Ins. Co.	AF, FEE-\$25, M/F, ZIP	6	Attained	450-587		800-734-3942
Central States Health & Life Co. of Omaha	AF, SMK, ZIP	6	Attained	654-796		800-541-2363
Combined Ins. Co. of America	AF	NONE	Attained	782-903		800-544-5531
Continental General Insurance Co.	AF, FEE-\$25, M/F, SMK, ZIP	NONE	Attained	445-563		877-291-5434
Equitable Life and Casualty Ins. Co.	AF	NONE (A-G), 6 (H-J)	Attained	1148	1939	800-352-5150
Guarantee Trust Life Insurance Co.	FEE-\$20	NONE	Attained	547		800-338-7452
Pennsylvania Life Insurance Co.	AF,FEE-\$25, M/F,SMK,ZIP	3	Attained	581-827		800-275-7366
Pyramid Life Insurance Company	AF, ZIP	6	Attained	469-557	1122-1333	800-777-1126
Standard Life and Accident Ins. Co.	AF, FEE-\$20, SMK	NONE	Attained	529-733		888-350-1488
United American Ins. Co.	AF	2	Issued	882		800-331-2512
United Natl Life Ins. Co. of America	FEE-\$20	NONE	Attained	547		800-207-8050

2005 High Deductible Medicare Supplement Option Age 80

COMPANY	SPECIAL CONDITIONS	PRE-EX (MOS)	ATND OR ISSD AGE	F	J	COMPANY PHONE NUMBERS
Bankers Fidelity Life Insurance Co.	AF,SMK	NONE	Issued	\$1481-2131		866-458-7500
Bankers Life & Casualty Co.	ZIP	NONE	Attained	538-601		888-282-8252
Central Reserve Life Ins. Co.	AF, FEE-\$25, M/F, ZIP	6	Attained	569-741		800-734-3942
Central States Health & Life Co. of Omaha	AF, SMK, ZIP	6	Attained	922-1123		800-541-2363
Combined Ins. Co. of America	AF	NONE	Attained	1126-1301		800-544-5531
Continental General Insurance Co.	AF, FEE-\$25, M/F, SMK, ZIP	NONE	Attained	562-711		877-291-5434
Equitable Life and Casualty Ins. Co.	AF	NONE (A-G), 6 (H-J)	Attained	1466	2382	800-352-5150
Guarantee Trust Life Insurance Co.	FEE-\$20	NONE	Attained	704		800-338-7452
Pennsylvania Life Insurance Co.	AF,FEE-\$25, M/F,SMK,ZIP	3	Attained	750-1067		800-275-7366
Pyramid Life Insurance Company	AF, ZIP	6	Attained	634-752	1453-1726	800-777-1126
Standard Life and Accident Ins. Co.	AF, FEE-\$20, SMK	NONE	Attained	723-986		888-350-1488
United American Ins. Co.	AF	2	Issued	1051		800-331-2512
United Natl Life Ins. Co. of America	FEE-\$20	NONE	Attained	704		800-207-8050

Medicare Select Option

What Is Medicare Select And How Does It Affect Your Costs?

A Medicare Select plan is a Medigap policy that requires the use of in-network hospitals, and in some cases, specific doctors, to get full insurance benefits from the policy. Because of the insurer's negotiations with the specific providers, premium costs are generally lower than a standard Medicare supplement policy.

These policies are available to Nebraska residents who reside within 40 miles of a plan-participating hospital. As of February 2005, there are two hospitals participating on the Medicare Select plan being offered in Nebraska. The participating hospitals are Nebraska Methodist in Omaha and Garden County Health Services in Oshkosh. Please contact the insurance company directly for a complete listing of in-network providers.

2004 Medicare Select Option Age 65

COMPANY	SPECIAL CONDITIONS	PRE-EX (MOS)	ATND OR ISSD AGE	C	D	F	G	COMPANY PHONE NUMBER
Standard Life and Accident Ins. Co.	AF, Fee-\$20, M/F.SMK,ZIP	3	Attained	1449-1983	983-1345	1464-2003	993-1359	888-350-1488

2004 Medicare Select Option Age 70

COMPANY	SPECIAL CONDITIONS	PRE-EX (MOS)	ATND OR ISSD AGE	C	D	F	G	COMPANY PHONE NUMBER
Standard Life and Accident Ins. Co.	AF, Fee-\$20, M/F, SMK, ZIP	3	Attained	1483-2058	1006-1396	1498-2078	1016-1409	888-350-1488

2004 Medicare Select Option Age 80

COMPANY	SPECIAL CONDITIONS	PRE-EX (MOS)	ATND OR ISSD AGE	C	D	F	G	COMPANY PHONE NUMBER
Standard Life and Accident Ins. Co.	AF, Fee-\$20, M/F, SMK, ZIP	3	Attained	2028-2766	1376-1876	2049-2794	1389-1895	888-350-1488